IN THE SPECIFICATION

Please make the paragraph substitutions indicated below. The specific changes incorporated in the substitute paragraphs are shown in the following marked-up versions of the original paragraphs.

The paragraph beginning on page 14, line 20 is amended as follows:

Still referring to the embodiment of FIG. 13, substrate 430 can be a printed circuit board (PCB) comprising one or more layers of traces within an insulating material 437. Substrate 430 comprises a plurality of terminals, including terminals 424, 425, 435, and 436 on or in its upper surface. Terminals 424, 425, 435, and 436 can be of any suitable type, including conductive pads or bars. In the embodiment shown, terminals 424 and 425 are conductive pads, and terminals 435 and 436 are conductive bars (referred to in some embodiments as "Alternative Bump Metallurgy" (ABM)).

The paragraph beginning on page 15, line 21 is amended as follows:

In yet another embodiment, electronic assembly 400 comprises capacitor 410 electrically coupled to both electrical element 401 and to substrate 430. In such embodiment, the terminals (such as terminals 428 and 429) on the lower surface of capacitor 410 are electrically coupled to corresponding terminals (such as terminals 424 and 425) on or in the upper surface of substrate 430. Terminals on opposite ends of capacitor 410 (such as terminals 421 and 422) are electrically coupled to conductive bars 435 and 436, respectively, which can be formed on and as part of either substrate 430 or electrical element 401. Terminals (such as terminals 413 and 414) on the upper surface of capacitor 410 are electrically coupled to corresponding terminals (such as terminals 412 and 409) of electrical element 401. In addition, in an embodiment wherein conductive bars 435 and 436 are formed on and as part of substrate 430, terminals 405 and 406 of electrical element 401 are electrically coupled to conductive bars 435 and 436, respectively, of substrate 430.